

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

IRENE C. ABELS

Case No. 20-23088CMB

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2020.
- 2) The plan was confirmed on 12/15/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/22/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2021.
- 5) The case was dismissed on 12/08/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,943.15.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,369.35
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$10,369.35**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,057.31
Court Costs	\$0.00
Trustee Expenses & Compensation	\$656.04
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,713.35**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSOCIATED CREDIT SERVICES INC	Unsecured	3,592.00	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	36.48	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Priority	953.42	2,352.84	2,352.84	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Priority	599.10	1,610.56	0.00	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Priority	15.62	413.04	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Priority	NA	52.36	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Priority	NA	782.00	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Priority	NA	108.70	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Priority	NA	22.44	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Priority	NA	855.44	855.44	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Priority	NA	116.04	116.04	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	992.80	10,618.11	10,618.11	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	0.00	11,527.82	11,527.82	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	905.95	10,436.25	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	22.44	162.69	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	52.36	234.08	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	0.00	11,403.56	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	0.00	640.52	0.00	0.00	0.00
BIG BEAVER FALLS ASD (NEW GALI)	Secured	0.00	1,758.43	0.00	0.00	0.00
BIG BEAVER SD & NEW GALILEE BO	Priority	127.25	127.25	127.25	0.00	0.00
COMCAST	Unsecured	510.00	NA	NA	0.00	0.00
ENVIROMENTAL PRODUCTS INTERN	Unsecured	48.33	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	21,671.05	18,551.66	18,551.66	2,369.15	1,016.25
GABUER LUTTON FUNERAL HOME	Unsecured	6,325.62	NA	NA	0.00	0.00
HERITAGE VALLEY MED CNTR++	Unsecured	25.00	NA	NA	0.00	0.00
MED EXPRESS	Unsecured	50.00	NA	NA	0.00	0.00
NEW GALILEE EMS	Unsecured	350.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	NA	0.00	0.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	NA	11,280.36	11,280.36	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	977.29	977.29	977.29	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Unsecured	6,942.44	7,599.48	683.44	683.44	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPECIALIZED LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
US BANK NA - TRUSTEE	Secured	31,475.97	41,321.56	0.00	3,587.16	0.00
US BANK NA - TRUSTEE	Secured	0.00	15,341.39	15,341.39	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$3,587.16	\$0.00
Mortgage Arrearage	\$15,341.39	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,551.66	\$2,369.15	\$1,016.25
All Other Secured	\$22,145.93	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$56,038.98</b>	<b>\$5,956.31</b>	<b>\$1,016.25</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,451.57	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,451.57</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,941.09</b>	<b>\$683.44</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,713.35</u>
Disbursements to Creditors	<u>\$7,656.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,369.35</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2022

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.